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Now Occupying its New Offices, at No. 2, Northeast corner Main and Seventh Sts.,

HOPKINSVILLE, KY.

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IT IS FURNISHED With Commodious Steel Lined Fire-proof Vaults; Massive Fire and Burglar-proof Vault Doors; the Celebrated Mosler Screw Door, burglar-proof, safe; Ample Supply of Steel Safety Boxes with combination locks for use of customers, and employs the latest and most approved methods of keeping its accounts and records.

CAPITAL \$60,000.00
SURPLUS 70,000.00
DEPOSITS 371,000.00
\$501,000.00

MORE THAN HALF MILLION DOLLARS ASSETS.

PAYS 3 PER CENT INTEREST ON TIME DEPOSITS.

E. B. LONG, President. W. T. TANDY, Cashier.
J. A. YOUNG, JR., Asst.-Cashier.

TEACHERS RESIGNED.

School Trustees Held Meeting and Elected New Instructors.

SCHOOL OPENS AUG. 27.

Misses Nourse and Smithson Chosen to Fill Vacancies Thursday.

The trustees of the city public schools held a meeting Thursday morning. The resignations of Misses Adelia Clifton and Susie Cox were laid before the board. The resignations of these ladies were accepted with regret. The vacancies in the teaching force were then filled by the election of Misses Virgie Nourse and Elizabeth Smithson.

Miss Nourse is a daughter of Rev. W. L. Nourse, D. D., of this city, late pastor of the First Presbyterian church. She has had considerable experience in teaching in Greenville, Madisonville and other places. She received her education here, having graduated from the public schools as well as South Kentucky College, and is well qualified for the position she has been chosen to fill.

Miss Smithson is a daughter of Mr. James A. Smithson, who has recently taken up his residence here. She is a young lady of fine intellect, has always been a close student and has taught for several years in different schools of the county.

Miss Adelia Clifton, who has been one of the best teachers in the city schools, came here several years since from Clarksville and did her first work here in the public schools, where she has taught continuously up to the close of the past term, when she was unanimously re-elected to her old position. She resigned to accept a like position in the public schools of Oklahoma City. Miss Clifton's many friends in and out of the school regret that she is to leave them but all will unite in the wish that she may find a happy home in the West and that her new position may prove to be all that she hopes for.

Miss Cox is one of our own Hopkinsville young ladies, bright, popular, and during the five years she has been teaching in the schools has demonstrated her eminent fitness for the care of children in the school room as well as imparting information to the seeker after knowledge. The trustees and Superintendent Hamlett protested against her resigning, but when made acquainted with the plans of Miss Cox for the future, had to accept her resignation. Mrs. Alex Cox, who died last Saturday morning, a short time before her death gave her only child, a boy of only two and a half years, to Miss Susie Cox and asked her to raise her child to manhood. Miss Cox complied with the request of her much loved sister-in-law, and for that reason surrendered her place in the public schools and will devote her life to taking care of her little charge and keeping house for her brother. No one can help but admire the self-sacrifice and nobility of soul of the young lady in her decision.

The public schools of the city will open Monday, September 27. Superintendent Hamlett, in connection with the trustees, is busy preparing for the event. Prof. Hamlett is an enthusiast in his work. He has held his position but one year, but it didn't take a fourth of that time to convince the trustees and the public that he is in every way fitted for the responsible place as the head of our school system and that as long as he is with us our schools will retain their high standard of excellence and Hopkinsville's reputation for model graded schools will be enduring.

LANDLORD HOLEMAN,

Of Arcadia Hotel, Dawson, Dies of Paralysis.

N. M. Holeman, proprietor of the Arcadia Hotel, at Dawson Springs, and one of the most prominent business men in Hopkins county, died Thursday afternoon. Death was caused by a stroke of paralysis which came Wednesday evening.

Mr. Holeman was widely known. He was the father of H. H. Holeman, vice president of the Morton Bank; N. L. Holeman, of Dawson Springs, and Mrs. J. F. Dempsey, of Madisonville. The body was taken to Madisonville for interment.

Mrs. Geo. Dalton and Miss Eva Royalty have returned from Dawson.

Gov. Beckham

Fires Opening Gun of His Campaign.

Defends His Administration Against Traducers and Presses His Claim for the Senatorship.

Lexington, Ky., Aug. 15.—Before a large audience at the mammoth Auditorium Governor Beckham made the opening speech in his race for the Democratic nomination for the United States Senate. His speech was as follows:

The Democratic Administration of Kentucky presents to the people the record of its services for their impartial and unselfish consideration. It stands before the judgment bar of their sovereign will with no apologies to offer and with no act to conceal. In the light of the



GOV. J. C. W. BECKHAM.

open-day it takes and it deserves the fullest and fairest discussion of that record. From no one does it want the indulgent favor which a partial and mischievous partisanship is inclined to show its friend. Upon its record, good or bad, it should be carefully judged, and it has the right to claim that every intelligent voter should give it a calm and dispassionate hearing. If it has made mistakes, then the causes and results of those mistakes should be seriously examined. If it has accomplished deeds of merit, then those deeds should be properly measured as to the credit earned. If it has made a mistake, it should be corrected. If it has done a good deed, it should be recognized. If it has done a bad deed, it should be repudiated. If it has done a good deed, it should be recognized. If it has done a bad deed, it should be repudiated.

Against the calumnies and maledictions of its enemies, inside or outside the party, it places the history of its services for six and a half years in the control of the public affairs of the Commonwealth before the people. It offers facts, and at the malignant or purchased slanderer. It flings its scorn and contempt upon the corruptible decision of its dishonest and truth-loving Democracy of the State it rests its case, confidently believing that the people will do the right thing. If it has done a good deed, it should be recognized. If it has done a bad deed, it should be repudiated.

Let the verdict be what it may, it will bow its head to the supremacy of the people. It is the issue in the campaign. Its friends cheerfully take up the gage and welcome the opportunity to defend its course. They would prefer to make such a fight against the Republicans in the campaign next year before the general election, but if ambitious candidates think they can best succeed now in securing Democratic nomination by assailing a Democratic Administration, let them proceed in their policy with the encouragement and employment of the Republicans, for we have no fear of the result. In the end, the party before the people. If this administration could not stand the search-light of public view and uphold before its party the course it has pursued, then its friend of it should expect its endorsement at the polls. But if it can show, as it will show, that the war waged upon it is without foundation and that motives of those who assail it are unworthy, then let the wrath of the people be visited upon the traducers and let the brand of Cain be placed upon those who, angered by a brother's success, would seek to ride hence the popular favor over his slain body.

So it has been from history's dawn that success has been the surest mark or target at which we aimed. The poisoned shafts and cruel blows of those who in jealous rage would tear down and destroy with the envious hope that they might build upon the ruins. In a recent gathering in the city of Louisville of those who claim to be of the same party family, the edict was issued that the reputation, honor and success of the Democratic Administration of Kentucky should be demolished, regardless of the consequences in a contest with the Republicans next year. In order that the ambitions and vengeance of numerous statesmen might be gratified, in this formidable assemblage, every man who had a grievance or imagined he had one, against the Administration, was given an opportunity to air it and to propose the best means to revenge it. Incidentally it was decided who among the many modest and yet willing candidates, their names were included, and lead the virtuous crusade to redeem the state from the tyrannical thrones of "Machine" domination. War, bitter, relentless, was declared, not upon the Democrats, but upon their fellow-citizens, who under grave and serious obligations, have tried during these years

to honestly and successfully administer the affairs of our proud old Commonwealth.

That the State Administration has made some enemies no one can deny, but that it could not have faithfully executed its duties without doing so, all must concede. The character and nature of its enemies are even more a confirmation of its fidelity to duty than are the evidences of its success and the praise of its friends.

In this fight is largely due to the fact that I am now a candidate for the United States Senatorship, and during these years of Democratic control in Kentucky have been Governor and at the head of the administration. My opponent in this contest has formed an open as well as a secret alliance with those who are making this warfare, and in the campaign before the primary this year, as well as in the campaign with the Republicans next year, my record as an official is to be the point of attack. I am prepared to meet it in either event, and I believe the people of Kentucky know me well enough to expect that I shall not fail to fearlessly oppose an antagonist, whether he comes wearing the false liveliness of a Democrat or the open garb of a Republican. I have encountered the same kind of opposition before, and I shall not hesitate to meet it again. Let the battle line be clearly drawn and let the people fully understand the issue.

My opponent for the Democratic nomination in this primary for United States Senator from Kentucky is the Hon. James B. McCreary, who is seeking a re-nomination for that office, and for whom I honor the people of Kentucky. I regard him in this campaign there shall not be uttered, if I can help it, a single word of ungenerous or unjust reproach. If I can not win without seeking to discredit him, then I do not want to win; but I do not intend that he shall win by my administration endeavoring to destroy me, my friends and the Democratic Administration of Kentucky.

Under it, which meet the same fate, the people of the past will far more to me than any hope of future preferment. The good reputation before the people of Kentucky of my administration is the State affairs is far more valuable to me than would be a seat in the United States Senate for life without that reputation. Senator McCreary in this contest has made his alliances and staked his hope of success upon a general attack against a Democratic Administration in a Democratic primary. He presided in that recent Louisville conference, and it was agreed by all, including himself, that the present Attorney General should under it, which meet the same fate, the people of the past will far more to me than any hope of future preferment. The good reputation before the people of Kentucky of my administration is the State affairs is far more valuable to me than would be a seat in the United States Senate for life without that reputation.

His second issue of the campaign is to rally to his support and array against me all of those elements which are angered at me because of my position in enforcing the laws against the desecration of the Sabbath, and my efforts last winter in aiding to secure the passage of the County Unit Bill, which the General Assembly did pass, and which is now a law of the Commonwealth. For the last two months he and his friends have been active in organizing these forces against me, and I must admit that their work has been successful. A campaign, which this quarter has been well planned and formed for the purpose of accomplishing my defeat in order that it may be a lesson and a warning to all officials in the future against their taking the stand which I did in favor of reasonable temperance legislation, and in insisting upon the enforcement of the laws of the State in reference to Sunday closing.

They would if they could exhibit my personal conduct as an example to future Governors and other officials, lest they, too, sensible to the obligations of their oath, and willing to perform their duty under it, might meet the same fate. They should take a stand to enforce the laws against the open-saloon on Sunday, or should favor legislation that gives to the people of a county the right to decide in a fair election whether or not they want intoxicating liquors sold in that county. Nothing could be more Democratic than the principle that a majority should rule, and if a majority of people in a county want the opportunity of expressing their wishes on the subject, they are entitled to have it, and I favored and signed a bill passed by the last General Assembly giving them that right.

The next cause of offense to these allies of my opponent was in using what power I had as Governor in obeying the laws of the State, and which in Section 81 says: "He (the Governor) shall take care that the laws be faithfully executed." If he expects to make political capital out of these things, (and his friends are actively at work to gain it) then the people of Kentucky would like to know whether he approves my position in regard to them or disapproves it just as he does through his candidate for Governor every other act of my administration.

Let us now take up the Senator's hostile attitude to the Democratic Administration. He is pursuing in assailing its record. He is very unfortunate and lacking in his customary political astuteness in making such a fight. He, too, was Governor of Kentucky for four years beginning August 31, 1875, and ending September 2, 1879. It is not my purpose to attack his administration, for I can not win this nomination without seeking to bring reproach upon a Democratic administration in the State, even though it be that of my opponent. I do not want it. But he has sought to compare his administration with mine to my discredit, and boasts of the alleged economy of his administration, and the extravagance of mine, we shall look at the facts and let them speak for us in such a controversy.

On July 25 he opened his campaign at Georgetown, and I have a published copy of his speech. In order to do him justice I quote in his own language a portion of what he said about his service as Governor: "I found a surplus of money in the treasury when I went into office. I have always believed in economy in using the public money, and I believe in saving the taxpayer all I can. Then the tax on every \$100 was 45. I recommended the Legislature to reduce it to 40 on the \$100, which was done. The tax rate now is 50 cents on the \$100."

What he says about finding a surplus in the treasury when he went into office and a reduction of the tax rate is true, but let us look at the condition of the treasury and the affairs of the State when he went out of office. He was succeeded on September 2, 1879, by Governor Luke P. Blackburn, a man of truth, and the biggest-hearted Governor Kentucky ever had. Gov. McCreary left the finances of the State in such a demoralized condition that he forced his successor to ask for a restoration of the old rate in order to maintain the credit of the Commonwealth. For nearly thirty years he has used that tax reduction as one of his chief political assets, but he has never breathed a word about the unfortunate results it brought to the State treasury. I shall not tell it, but I will let his honorable successor speak in my place.

About four months after Gov. Blackburn came into office in September, 1879, he sent his first message to the General Assembly, and in it he gave an account of the condition of the Commonwealth when he took charge. In the first part of that message he says: "Most important legislation awaits and

will demand your attention, for reform is sadly needed in various departments of the State government, and in other words, to make the taxes what they were four years ago."

In this he was compelled to ask a remedy for the blunder committed by his predecessor. In another place, and I want to call your attention to these criticisms administered not by a rival candidate, but by a successor in office of Gov. McCreary, to his management of the State's finances, Gov. Blackburn says: "It can not be forgotten that on the 5th day of August last, a short time (about one month), before my advent into office, the Auditor was compelled to stop the drawing of warrants on the treasury for the reason that the Treasurer was not in funds to pay them."

"The Auditor's report which will be laid before you in due time, will show that there was a surplus balance in the treasury on the 16th day of October last (1879), the close of the fiscal year, \$35,979.37, but, unfortunately, this report is totally and utterly delusive in this, that at the very time there was a large amount of outstanding and unpaid claims against the treasury aggregating a very large sum, not less than several hundred thousand dollars. It follows, therefore, that this reported surplus is misleading, and calculated to make an impression which the real facts in the case do not at all justify or warrant. In other words, the outstanding and unpaid claims against the Commonwealth on the 16th day of October last were greatly in excess of the amount then in the treasury, and consequently there was a deficit, and a very large one, instead of a surplus."

He further says that the estimated deficit for the 10th of October, 1880, was \$679,912.35. This deficit of course was the legitimate consequence of the financial mistakes of Gov. McCreary's administration. This first message of his successor is a complete answer to the boasts he is now making before the people of Kentucky about his administration of the office of Governor.

In 1875 he entered the office of Governor with a good surplus in the treasury; he left it in 1879 with the doors of the treasury locked and barred because there was not a penny in there to pay the honest claims against the Commonwealth, and its credit was dishonored in the eyes of the business world. What he did then to reduce the tax rate and what he now uses as an argument in favor of his nomination as Senator, his successor as Governor had to beseech the General Assembly to undo in order to uphold the credit and honor of the State and to make possible the payment of its just debts. With a surplus to start with and with a 40-cent rate, in less than four years he succeeded in bankrupting his treasury, and in bequeathing to his successor an enormous and embarrassing deficit. If out of this he can get as much credit now as it brought discredit to the State then, his chances of success would be materially brightened.

(Continued on Third Page.)

WHY IT IS TO YOUR ADVANTAGE

To keep an account in the Commercial & Savings Bank, Hopkinsville, Ky.

BECAUSE It is a strong, careful, safe, liberal, prompt, accurate and successful institution.

BECAUSE It is the only Savings Bank in this immediate section.

BECAUSE It is a growing, active, progressive, up-to-date bank in every particular.

BECAUSE Your account will be appreciated by the bank and your interests will always be carefully considered.

BECAUSE This bank has an excellent Fire Proof Vault, and a modern burglar proof safe in which to put your funds and papers.

BECAUSE Every depositor is always a welcome visitor at the bank.

BECAUSE This bank studies the needs of its customers and properly takes care of them, whether their business is large or small.

BECAUSE It does an exclusively banking business, and, consequently, nobody can serve you better.

BECAUSE It is in a position to make good investments for you, to collect your drafts or notes, and attend to your banking wants generally.

BECAUSE Its dealings with all customers are absolutely confidential, and it is always ready to assist and advise.

BECAUSE It pays 3 per cent. interest on Savings and time deposits, payable semi-annually.

Because We do not believe you can ask for better treatment than this bank will give you and we therefore ask you to write, or call upon Jas. West, president; W. T. Cooper, vice-president; or Gus T. Brannon, cashier, or the Commercial & Savings Bank, Hopkinsville, Kentucky.

A Worthy Institution.

The Bowling Green Business University is worthy of the entire confidence and support of the public. It has trained hundreds of persons who are holding good positions. Catalog and full particulars will be sent on request. Address, Bowling Green Business University, Bowling Green, Ky.

Bank of Hopkinsville.

CAPITAL STOCK PAID IN - - \$100,000.
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HENRY C. GANT, President.
J. E. McPHERSON, Cashier.
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With the largest COMBINED CAPITAL AND SURPLUS, OF ANY BANK IN CHRISTIAN COUNTY, we are prepared to offer our customers every facility in the conduct of their business. Interest Paid on Time Certificates of Deposit.

New York Life.

Hopkinsville, Ky., April 30th, 1906.
Mr. Walter F. Garnett, Agent,
New York Life Insurance Co.,
City.

Dear Sir:— It gives me pleasure to acknowledge receipt of statement of optional settlement on 20-Payment Life Policy, No. 223,593, for \$1,500.00, issued at age 35, with premium of \$52.50, taken out with you Apr. 29, '86. After having been insured for 20 years, I am offered a paid up policy for \$1,500 and a cash dividend of \$406.88, or the total value may be withdrawn in cash—\$1,215.85, (which is more than I have paid in in the 20 years) or a fully paid up policy payable at my death for \$2,219.00.

The cash settlement of \$1,215.85 is equal to Term Insurance at \$12.87 per \$1,000 and an investment of the balance of premiums with 5 1/2 per cent. compound interest for twenty years. This showing is certainly a creditable one for the New York Life, and I will be pleased to give you my application for \$1,000 on the Ordinary Life plan.

Yours very truly, C. E. WEST.

First National Bank,

HOPKINSVILLE, - KY.

SOUTHWEST CORNER NINTH AND MAIN STREETS.

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Opens September 11th, 1906.

A. C. KUYKENDALL, Principal Male Department.
H. CLAY SMITH, Principal Female Department.